

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below at 201 et seq. underneath my name.

I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names are listed at 201 et seq. below, of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PERSONALIZED INVESTMENT CONSULTING SYSTEM IMPLEMENTED ON NETWORK
AND METHOD FOR THE SAME**

and for which a patent application:

☒ is attached hereto and includes amendment(s) filed on _____ as Application No. _____

(if applicable)

(for declaration not accompanying application)

☐ was filed in the United States on _____ with amendment(s) filed on _____ (if applicable)

☐ was filed as PCT international Application No. _____

and was amended under PCT Article 19 on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION			
APPLICATION NUMBER	COUNTRY	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
2000-0017219	Rep. of KOREA	03 April 2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
2000-0017218	Rep. of KOREA	03 April 2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
2000-0017217	Rep. of KOREA	03 April 2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
2000-0017220	Rep. of KOREA	03 April 2000	YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

APPLICATION NUMBER	FILING DATE

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NO.	FILING DATE	STATUS		
		PATENTED	PENDING	ABANDONED
PCT/KR00/01441	13 December 2000		X	

POWER OF ATTORNEY: As a named inventor, I hereby appoint Benj A. Terzian (Reg. No. 20060), David Weild, III (Reg. No. 21094), Jonathan A. Marshall (Reg. No. 24614), Barry D. Rein (Reg. No. 22411), Stanton T. Lawrence, III (Reg. No. 25736), Charles E. McKenney (Reg. No. 22795), Philip T. Shannon (Reg. No. 24278), Francis E. Morris (Reg. No. 24615), Charles E. Miller (Reg. No. 24576), Gidon D. Stern (Reg. No. 27469), John J. Lauter, Jr. (Reg. No. 27814), Brian M. Poissant (Reg. No. 28462), Brian D. Coggio (Reg. No. 27624), Rory J. Radding (Reg. No. 28749), Stephen J. Harbulak (Reg. No. 29166), Donald J. Goodell (Reg. No. 19766), Thomas E. Friebe (Reg. No. 29258), Laura A. Coruzzi (Reg. No. 30742), Jennifer Gordon (Reg. No. 30753), Geraldine F. Baldwin (Reg. No. 31232), Victor N. Balancia (Reg. No. 31231), Samuel B. Abrams (Reg. No. 30605), Steven I. Wallach (Reg. No. 35402), Marcia H. Sundeen (Reg. No. 30893), Paul J. Zegger (Reg. No. 33821), Edmond R. Bannon (Reg. No. 32110), Bruce J. Barker (Reg. No. 33291), Adriane M. Antler (Reg. No. 32605), Thomas G. Rowan (Reg. No. 34419), James G. Markey (Reg. No. 31636), Thomas D. Kohler (Reg. No. 32797), Scott D. Stimpson (Reg. No. 33607), Gary S. Williams (Reg. No. 31066), Ann L. Gisolfi (Reg. No. 31956), Todd A. Wagner (Reg. No. 35399), Scott B. Familant (Reg. No. 35514), Kelly D. Talcott (Reg. No. 39582), Francis D. Corrito (Reg. No. 38100), Anthony M. Inogna (Reg. No. 35203), Brian M. Rothery (Reg. No. 35340), Brian D. Sift (Reg. No. 35679), Alan Tenenbaum (Reg. No. 34939), Michael J. Lyons (Reg. No. 37386), Gariand T. Stephens (Reg. No. 37242), William J. Sipio (Reg. No. 34514), Nikolaos C. George (Reg. No. 39201), Stephen S. Rabinowitz (Reg. No. 40286), Ognjan V. Shentov (Reg. No. 38051), and Kenneth L. Stein (Reg. No. 38704), all of Pennie & Edmonds LLP, whose addresses are 1155 Avenue of the Americas, New York, New York 10036, 1667 K Street N.W., Washington, DC 20006 and 3300 Hillview Avenue, Palo Alto, CA 94304, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

PENNIE & EDMONDS LLP

SEND CORRESPONDENCE TO:		PENNIE & EDMONDS LLP 1667 K Street, N.W. Washington, D.C. 20006 PTO Customer No. 20582		DIRECT TELEPHONE CALLS TO: PENNIE & EDMONDS LLP DOCKETING (202) 496-4400	
201	FULL NAME OF INVENTOR	LAST NAME KIM	FIRST NAME Kee-Woong	MIDDLE NAME	
	RESIDENCE & CITIZENSHIP	CITY Daejeon	STATE OR FOREIGN COUNTRY Rep. of KOREA	COUNTRY OF CITIZENSHIP Rep. of KOREA	
	POST OFFICE ADDRESS	STREET 88-15, Doma-Dong, Seo-Gu,	CITY Daejeon	STATE OR COUNTRY Rep. of KOREA	ZIP CODE
	SIGNATURE OF INVENTOR 201 <i>Kim Kee Woong</i>			DATE NOV. 30, 2001	
202	FULL NAME OF INVENTOR	LAST NAME CHANG	FIRST NAME Uk	MIDDLE NAME	
	RESIDENCE & CITIZENSHIP	CITY Seoul	STATE OR FOREIGN COUNTRY Rep. of KOREA	COUNTRY OF CITIZENSHIP Rep. of KOREA	
	POST OFFICE ADDRESS	STREET 101-1301 New-Shinsa-Shinsung Apt., 365, Shinsa-Dong, Eunpyoung-Gu,	CITY Seoul	STATE OR COUNTRY Rep. of KOREA	ZIP CODE
	SIGNATURE OF INVENTOR 202 <i>Chang Uk</i>			DATE NOV. 30, 2001	
203	FULL NAME OF INVENTOR	LAST NAME KIM	FIRST NAME In-Young	MIDDLE NAME	
	RESIDENCE & CITIZENSHIP	CITY Kyoungki-Do	STATE OR FOREIGN COUNTRY Rep. of KOREA	COUNTRY OF CITIZENSHIP Rep. of KOREA	
	POST OFFICE ADDRESS	STREET 107 Kookmin-Jutek, 344-1 Yulchon-Li, Daeshin-Myun, Yeoju-Gun	CITY Kyoungki-Do	STATE OR COUNTRY Rep. of KOREA	ZIP CODE Rep. of KOREA
	SIGNATURE OF INVENTOR 203 <i>Kim In Young</i>			DATE NOV. 30, 2001	
204	FULL NAME OF INVENTOR	LAST NAME PARK	FIRST NAME Jong -Won	MIDDLE NAME	
	RESIDENCE & CITIZENSHIP	CITY Cheju-Do	STATE OR FOREIGN COUNTRY Rep. of KOREA	COUNTRY OF CITIZENSHIP Rep. of KOREA	
	POST OFFICE ADDRESS	STREET B-108, Jedekyosu, Apt. 1, Ara-1-Dong, Cheju-Si,	CITY Cheju-Do	STATE OR COUNTRY Rep. of KOREA	ZIP CODE
	SIGNATURE OF INVENTOR 204 <i>Park Jong won</i>			DATE NOV. 30, 2001	

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